

Private Health Information Statement - General treatment policy

Lite Extras

Doctors' Health Fund

<http://www.doctorshealthfund.com.au>

info@doctorshealthfund.com.au

1800 226 126

Monthly Premium

\$15.00 #

(before any rebate or insurer discount)

Covers only one person

Available in All States

You may be entitled to an Australian Government rebate on the above premium. Your premium may also include an insurer discount. Check with your insurer for details.

Membership of this insurer is restricted to Medical and allied health professionals, their families, medical students and AMA employees.

Only available to doctors who hold a current Intern or RMO1 policy with Avant Mutual.

General Treatment Cover

This health insurer does not operate a preferred provider scheme.











This policy  includes General treatment (Extras) cover for

Note, for items marked with an asterisk *: Check-ups limited to an examination, scale and clean and fluoride treatment where the fees are within the range of usual, customary and reasonable charges. General dental excludes tooth whitening and oral surgery.

Treatment	Waiting period (months)	Benefit limits (per 12 months unless otherwise stated)	Examples of maximum benefits
General dental*	0	\$300 per policy	Periodic oral examination - 100% of charge Scale & clean - 100% of charge Fluoride treatment - 100% of charge
Optical	0	\$100 per policy	Single vision lenses & frames - 100% of charge Multi-focal lenses & frames - 100% of charge
Physiotherapy	0	\$200 per policy (combined limit for physiotherapy, remedial massage & dietetics/dietary advice)	Initial visit - \$25.00 Subsequent visit - \$25.00
Psychology	0	\$200 per policy	Initial visit - \$50.00 Subsequent visit - \$50.00
Remedial massage	0	Combined limit - see Physiotherapy	Initial visit - \$25.00 Subsequent visit - \$25.00
Dietetics/dietary advice	0	Combined limit - see Physiotherapy	Initial visit - \$25.00 Subsequent visit - \$25.00

Benefit limits applied over the period as the corresponding Avant Intern or RMO1 policy. Combined policy limit of \$200 for Physiotherapy, Remedial Massage & Myotherapy and Dietetics. Group Physiotherapy \$10 per session.

This policy  does not include General treatment (Extras) cover for

 Acupuncture	 Hearing aids	 Podiatry
 Blood glucose monitors	 Major dental	 Other treatments - check with your insurer
 Chiropractic	 Non PBS pharmaceuticals	
 Endodontic	 Orthodontic	

Other features of this general treatment cover

Designed to introduce young doctors the benefits of private health insurance. Created exclusively for members who hold a current Intern or RMO1 policy with Avant Mutual. There are no preferred provider networks, so you have

complete choice of extras provider. Benefits include 100% of the cost for the first dental check-up, 50% of the cost for subsequent check-ups and other general dental services. No sub-limits on Optical benefits. Use the full \$100 limit on your choice of frames, lenses or contact lenses.

For further information about this policy see

<https://www.doctorshealthfund.com.au/newinterns>

Ambulance cover

Ambulance cover is provided by the State government in Tasmania (https://www.health.tas.gov.au/ambulance/fees_and_accounts) and Queensland (<https://www.ambulance.qld.gov.au/>). In other states concession card holders may have free cover and there are subscription services in several states (https://privatehealth.gov.au/health_insurance/what_is_covered/ambulance.htm).

For further information about this policy see

<https://www.doctorshealthfund.com.au/newinterns>

Disclaimer

The information contained in this Private Health Information Statement was provided by the insurer and is intended as general information. It may not take into account your particular circumstances. For information please contact the insurer.